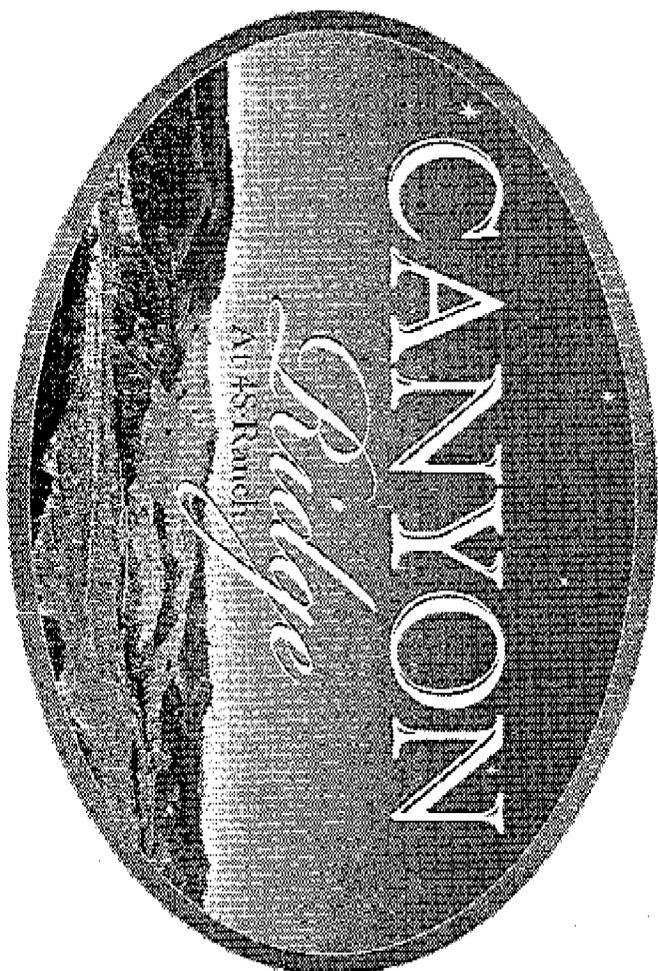
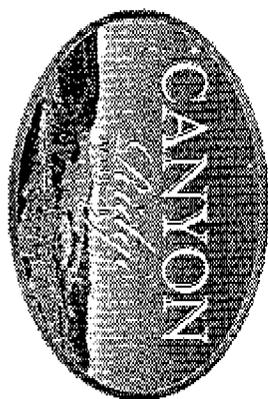


PRELIMINARY



CENTEX HOMES





FEATURES

INTERIORS

All the special things that make your house a home

- Flexible floor plans
- Ceramic tile entries
- Enhanced drywall details
- Designer baseboards and door casings throughout
- Paneled interior doors
- Handrails & Newel Posts
- Delta® chrome fixtures
- Generous linen cabinets and storage areas
- Wood burning fireplaces with tile surrounds and wood mantels
- Shelf and pole closets
- Designer selected light fixtures
- Pre-wired for cable (quad shield) in family room, master bedroom, bedroom 2 and loft
- Pre-wired for telephone (CAT 5E) in kitchen, family room, master bedroom, bedroom 2 and loft
- Smoke detectors in all bedrooms and hallways
- Fire Sprinklers
- Easy to clean tiled tubs and showers
- Interior laundry areas
- Painted white cabinetry at laundry
- 4 x 4 ceramic tile countertops at secondary bathrooms
- Mirrored medicine cabinets in master and secondary baths
- Exhaust fan in all baths and laundry areas
- Dual-zoned air conditioning

MASTER SUITE

Your sanctuary

- Spacious walk in closets
- Mirrored wardrobe door(s)
- His and hers china basins with Delta® fixtures
- 6 x 6 ceramic tile vanity tops
- Full 6 x 6 ceramic tiled shower walls and tub surrounds
- Oval Roman style tubs
- Clear glass shower enclosures
- Compartmentalized water closets
- Separate tub and shower
- Recessed can lights and decorative vanity lights

EXTERIORS

The details that make it yours

- A variety of 3 pre-selected exteriors
- Coordinated exterior color palette
- Long lasting concrete tile roofs
- 3-coat stucco process system
- Front yard landscaping with automatic sprinklers
- Sectional roll up garage doors
- Garage opener motor and wiring at 2-car garage
- Pre-wired for electronic garage door opener at single-car garage
- All garages fully drywalled
- Rear and side yard fencing
- Gas stub for outdoor BBQ
- Concrete driveways and walkways
- Decorative exterior lighting
- Front porches on some plans
- Rain diverters in select areas

CULINARY KITCHENS

The heart of your home

- Oak finished cabinetry in your choice of three attractive finishes
- Gourmet islands
- 6 x 6 ceramic tile countertops with a 6" backsplash
- Whirlpool® appliances in your choice of black or white
- 36" 5-burner gas cooktop with hood
- Built-in self-cleaning electric double oven
- Multi-cycle dishwasher
- Built-in microwave
- Casual breakfast nooks
- Double sink with sound insulated garbage disposal
- Plumbed for automatic ice maker

ENERGY SAVING FEATURES

The appreciated extras

- Dual glazed Lowe® vinyl windows throughout
- Fully insulated exterior walls and ceilings at second-floor living areas
- Dual gas, forced air heating with programmable thermostats
- 50-gallon energy efficient glass lined gas water heaters
- Hear saving glass fireplace doors
- Water saving plumbing fixtures throughout

CENTEX SPECIAL FEATURES

The added value

- Kiln dry lumber
- Pest defense system
- Screwed and glued second-level plywood floors
- Post tensioned foundation system
- Cast iron plumbing from second floor to first floor
- Hand-nailed stucco lathing with double flashing membrane

CENTEX HOMES TAILORING OPPORTUNITIES – The personal touch

Our Home Tailoring Center provides professional consultation and an impressive array of upgrades to assist you in personalizing your home. Please ask your sales representative for additional information.

PRELIMINARY

Prices, financing, plans, specifications, features, square footage, product availability and other terms are subject to change without notice. Homes subject to prior sale. Square footage is approximate. See your tax advisor for details regarding deductions. Rendering is artist's conception. Models do not reflect racial preference. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising plan in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin. Please consult a sales representative for details.

COMMUNITY INFORMATION

TAXES

1.01% of sales price

CFD'S (Poway Unified School District)

Plan 1 \$316.80 per month

Plan 2 \$346.21 per month

Plan 3 \$368.41 per month

San Dieguito Parks District \$85.00 per year

Olivenhain Water Storage Assessment \$154.57 per year

HOA

\$95.00 per month

TOTAL HOMES

75

SCHOOLS:

Poway School District (858) 748-0010

Rolling Hills Elementary School (858) 672-3400

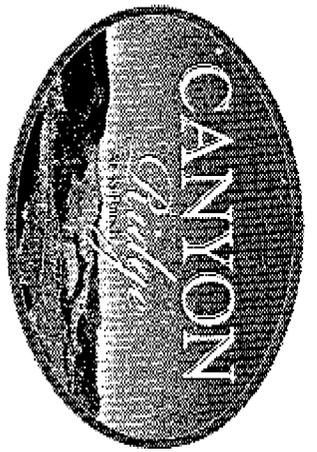
Black Mountain Middle School (858) 4841300

Mt. Carmel High School (858) 484-1180

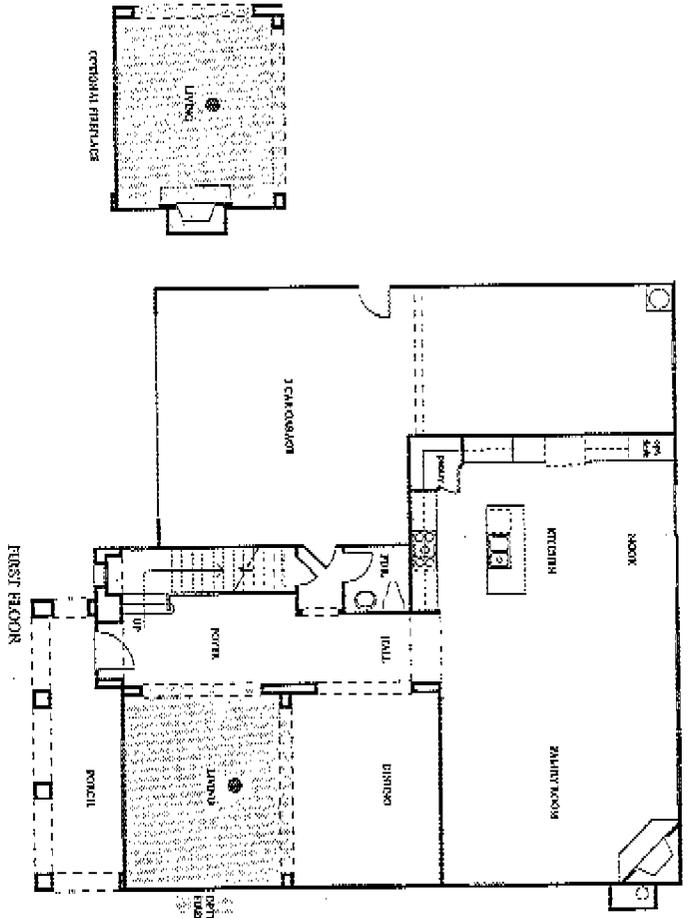
LOT AREAS
TRACT 5216 RPL-1, 4S RANCH
 6,000 S.F. MIN.

LOT NO.	GROSS AREA SQ. FT.	NET PAD AREA SQ. FT.
83	7,587	6,429
84	7,457	6,912
85	9,209	8,768
86	12,553	12,377
87	12,620	12,581
88	9,833	8,802
89	8,282	7,714
90	9,318	8,317
91	9,764	8,030
92	8,188	6,646
93	7,190	6,676
94	7,311	6,779
95	6,937	6,780
96	7,129	7,129
97	8,913	8,091
98	8,035	7,262
99	8,101	6,876
100	7,540	6,414
101	7,613	5,795
102	8,858	7,260
103	7,268	6,858
104	7,546	7,084
105	7,805	7,313
106	7,498	7,498
107	11,039	8,072
108	11,732	9,526
109	9,387	8,781
110	8,947	7,847
111	12,833	10,162
112	8,711	8,200
113	7,354	7,146
114	7,075	6,827
115	7,699	7,468
116	9,168	8,446
117	12,560	12,348
118	14,012	14,012
119	9,332	9,332
120	9,149	7,610

LOT NO.	GROSS AREA SQ. FT.	NET PAD AREA SQ. FT.
121	10,950	10,949
122	6,522	6,323
123	6,722	6,508
124	7,120	6,925
125	7,120	6,788
126	7,120	6,925
127	7,120	6,905
128	7,120	7,022
129	7,098	6,922
130	6,588	6,491
131	6,532	6,356
132	7,329	6,359
133	7,799	6,413
134	7,459	6,154
135	7,675	6,344
136	7,791	6,418
137	7,841	6,599
138	7,879	6,532
139	7,866	6,597
140	7,861	6,388
141	7,807	6,271
142	7,809	6,054
143	7,655	5,905
144	8,150	6,549
145	11,458	9,608
146	9,153	8,465
147	7,346	7,020
148	6,695	6,368
149	6,615	6,401
150	6,720	6,447
151	7,146	7,029
152	7,147	6,873
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154	7,147	6,912
155	7,147	7,010
156	6,624	6,391
157	7,474	6,190

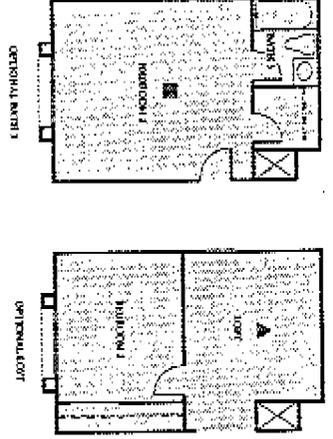
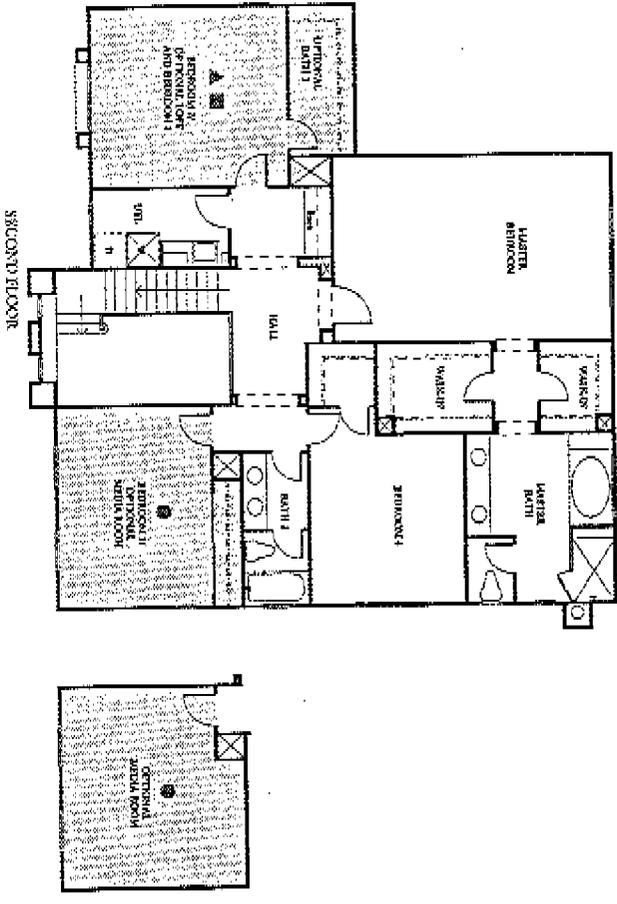


PRELIMINARY

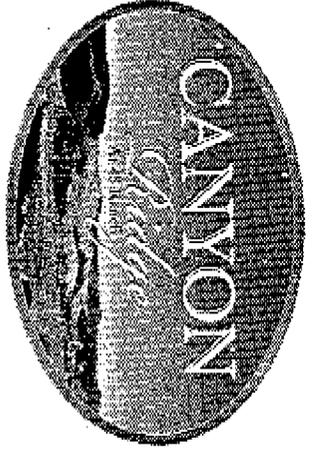


RESIDENCE 1AR
3,137 sq. ft.

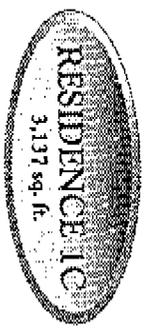
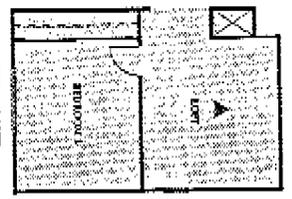
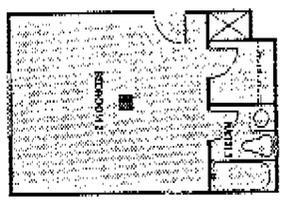
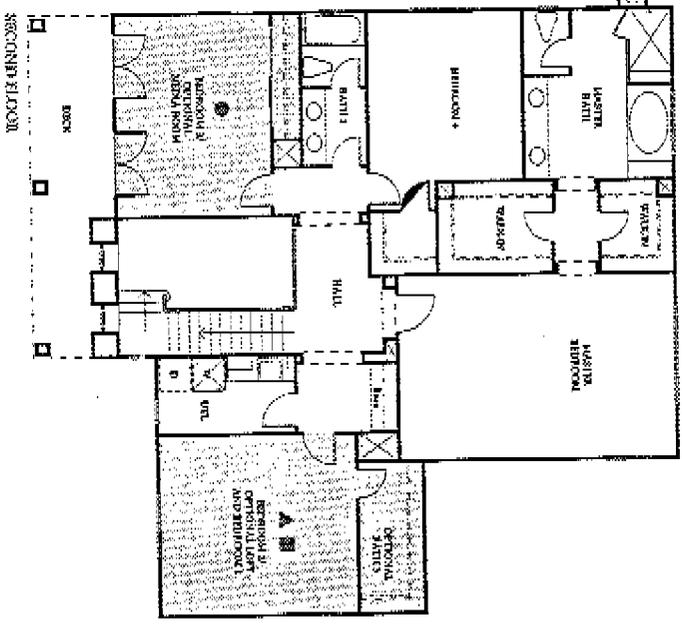
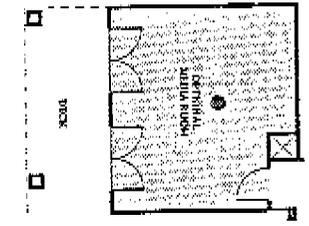
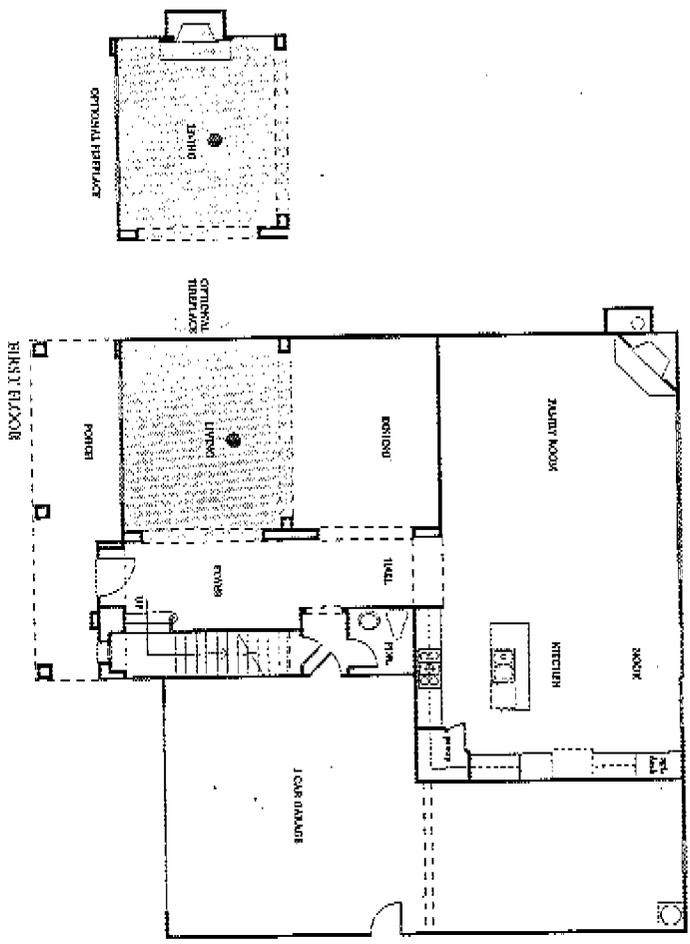
4 Bedrooms • 2 1/2 Baths • Optional Loft & Bath 3 with Bedroom 2 • Optional Media Room



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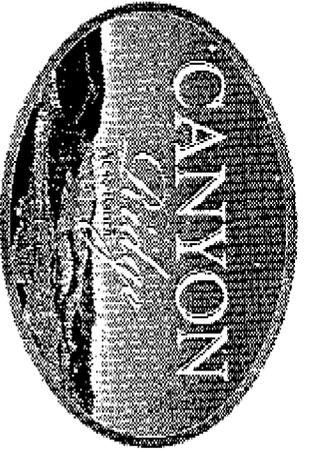


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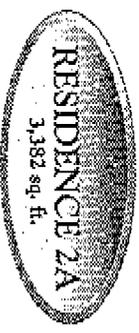
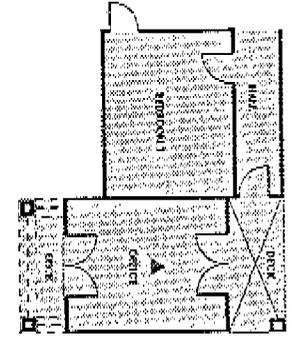
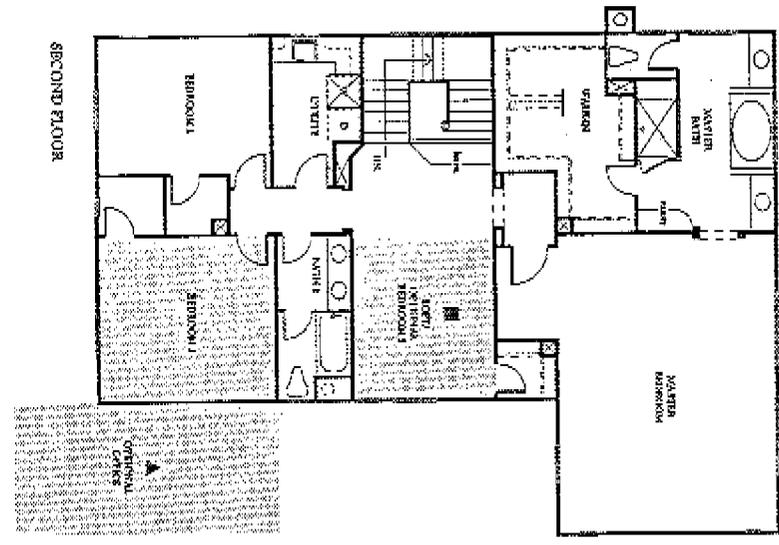
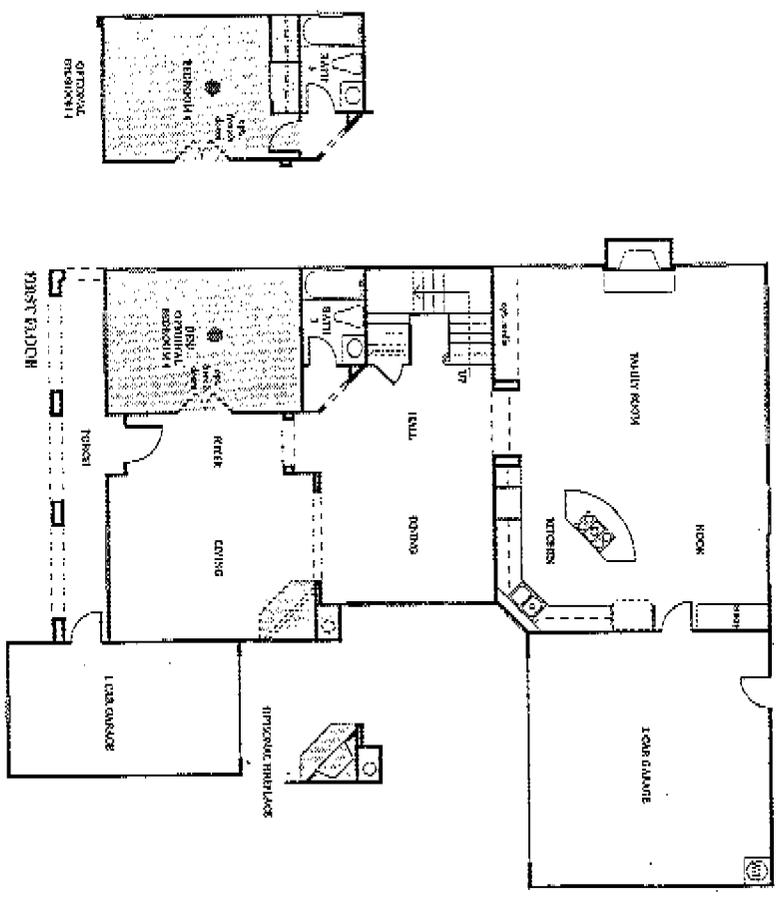


4 Bedrooms • 2 1/2 Baths • Optional Loft & Bath 3 with Bedroom 2 • Optional Media Room

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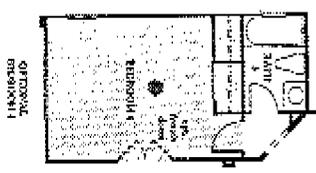


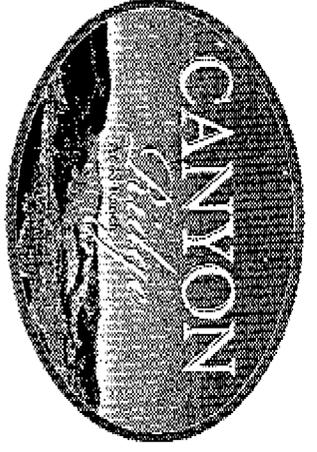
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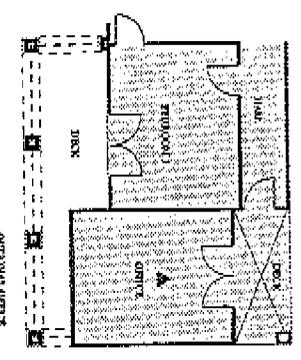
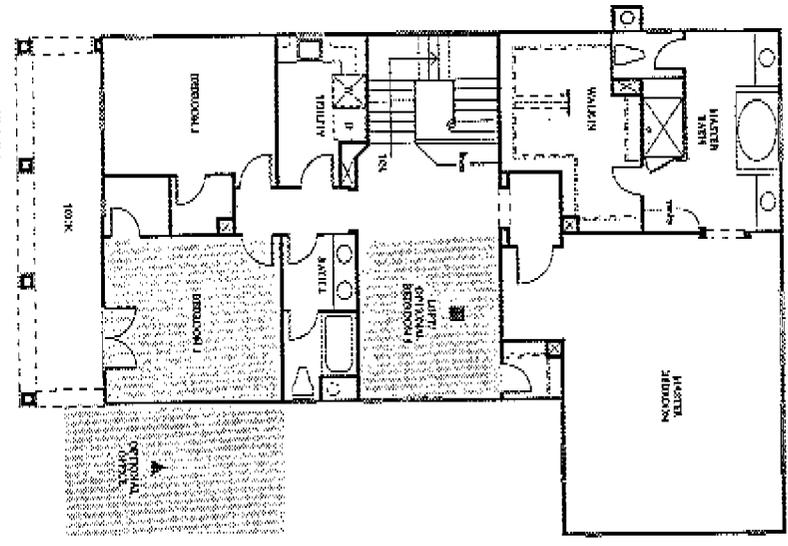
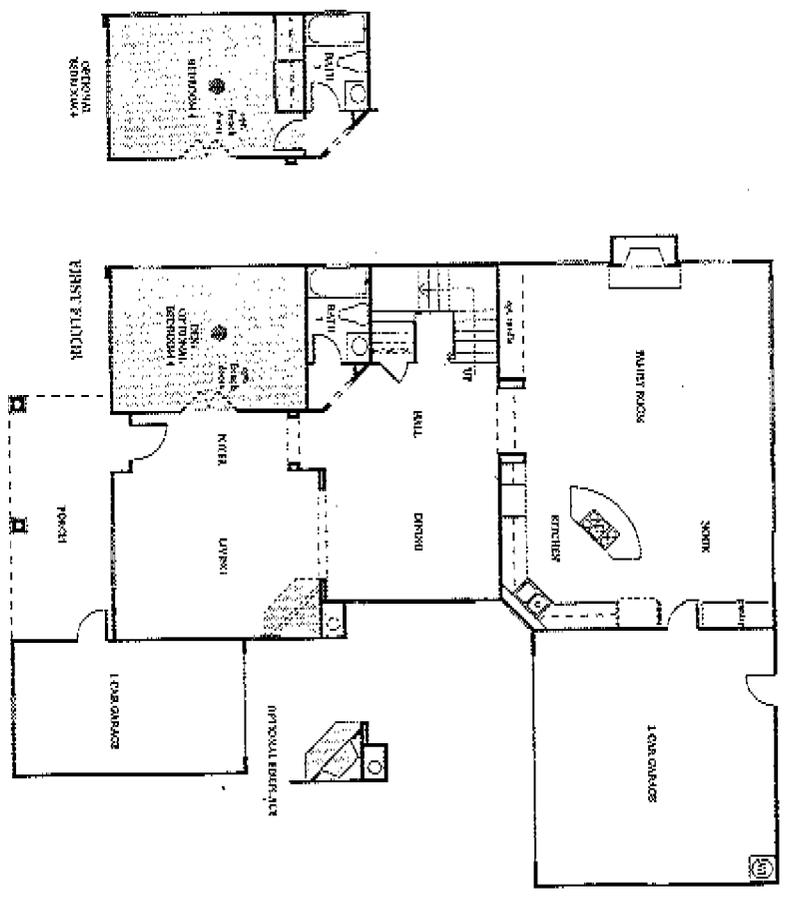
3 Bedrooms with Loft & Den • 3 Baths • Optional Bedrooms 4 & 5 • Optional Office

Plans, financing, plan specifications, features, square footage, product availability and other items are subject to change without notice. Homes subject to prior sale. Square footage is approximate. All renderings are artist's conception only. Please consult your sales representative for details. We are pleased to be here and proud of U.S. Today for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising plan in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.





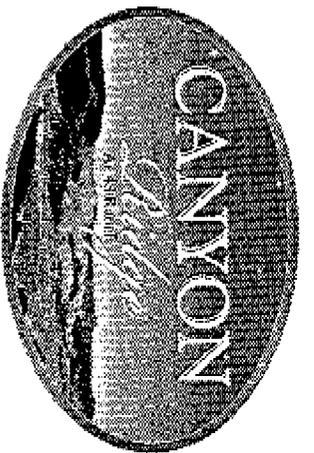
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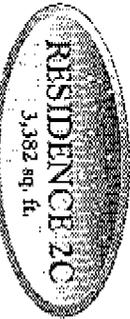
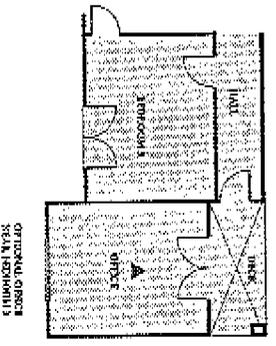
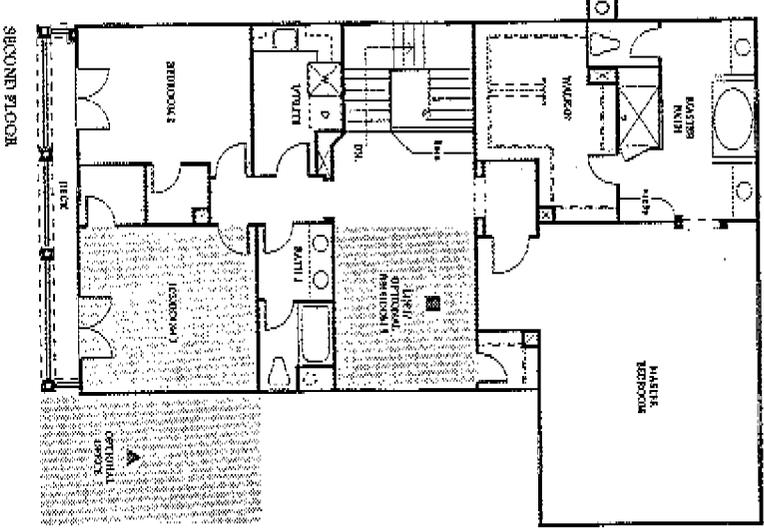
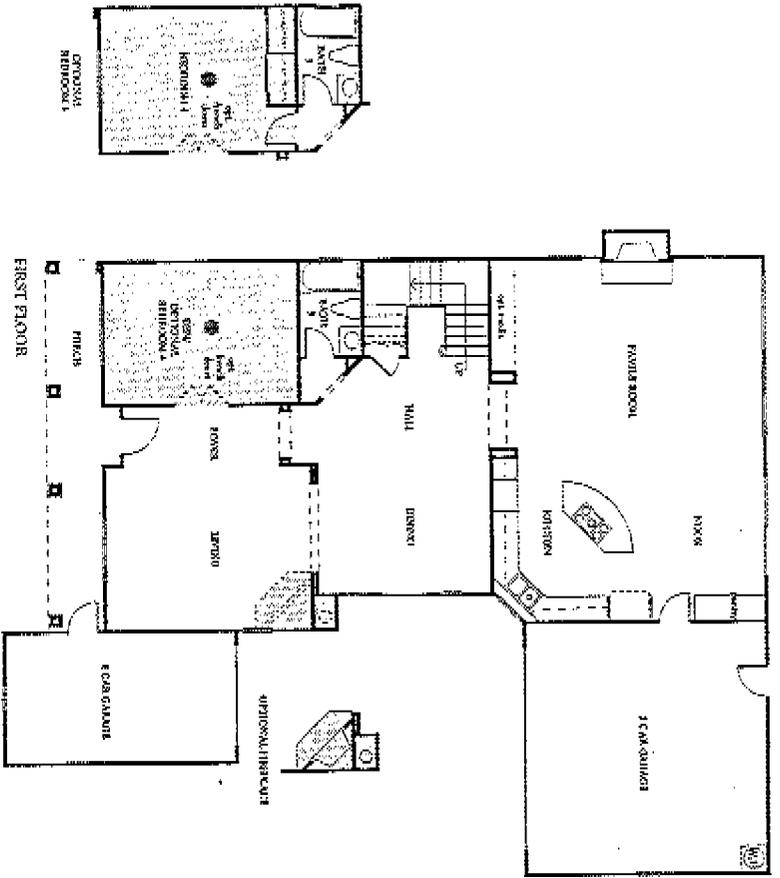
RESIDENCE 2B
3,382 sq. ft.

3 Bedrooms with Loft & Den • 3 Baths • Optional Bedrooms 4 & 5 • Optional Office

Prices, financing, plan specifications, features, square footage, product availability and other items are subject to change without notice. Homes subject to price and square footage is approximate. All renderings are artist's conception only. Please consult your sales representative for details. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising plan in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

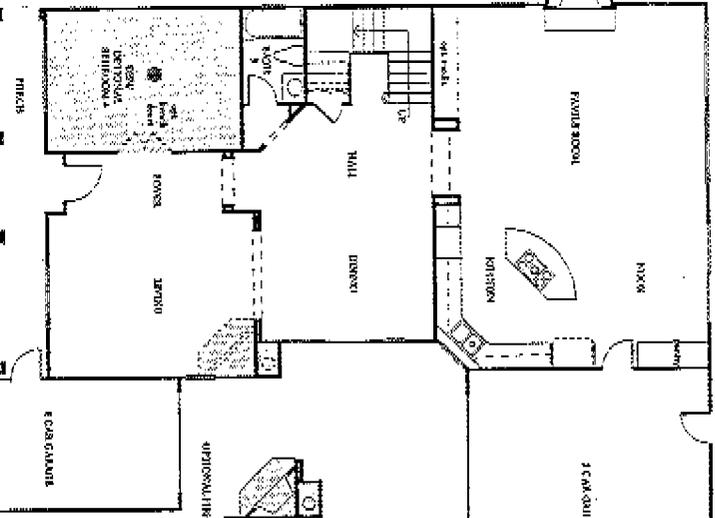
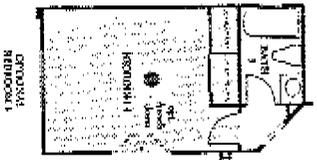
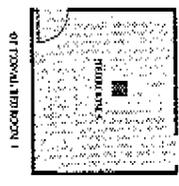


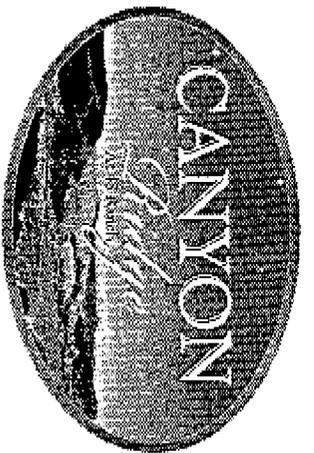
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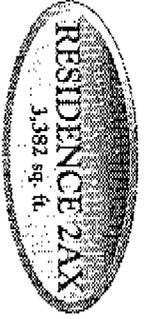
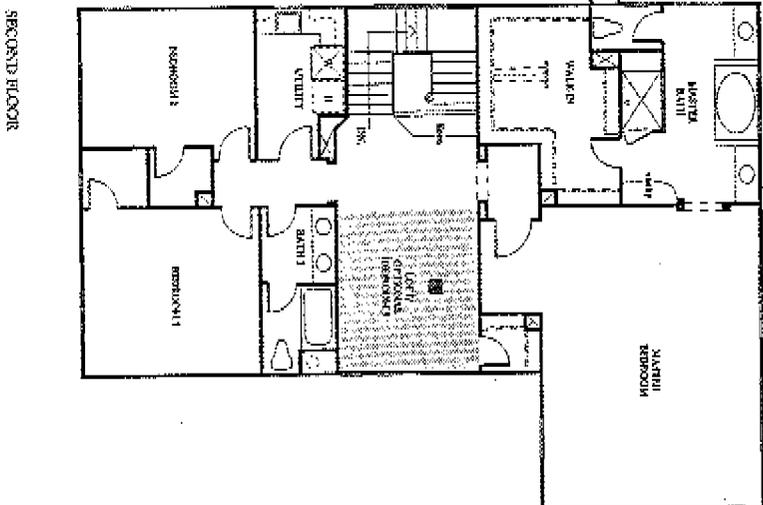
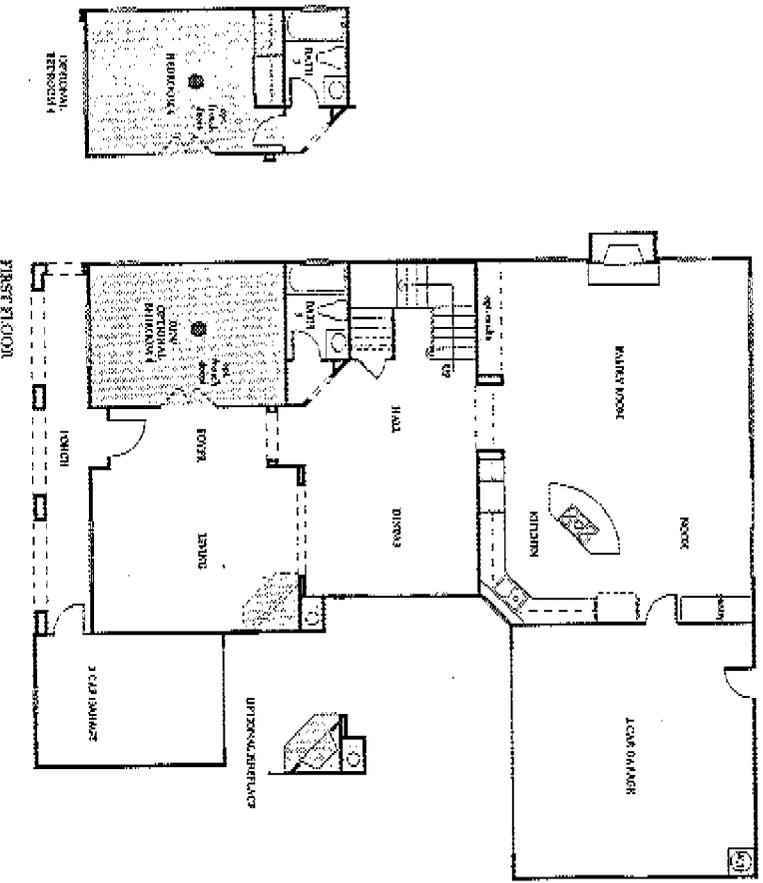
3 Bedrooms with Loft & Den • 3 Baths • Optional Bedrooms 4 & 5 • Optional Office

Prices, financing plan specifications, features, square footage, product availability and other terms are subject to change without notice. Prices subject to prior sale. Square footage is approximate. All renderings are artist's conception only. Please consult your sales representative for details. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising plan in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.



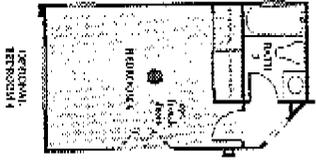
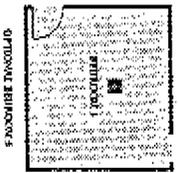


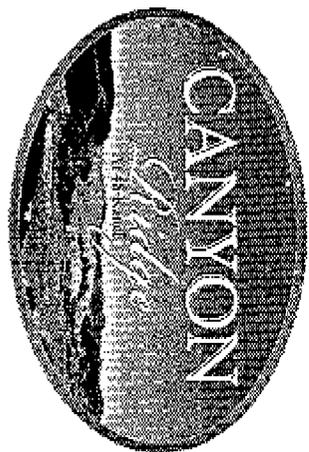
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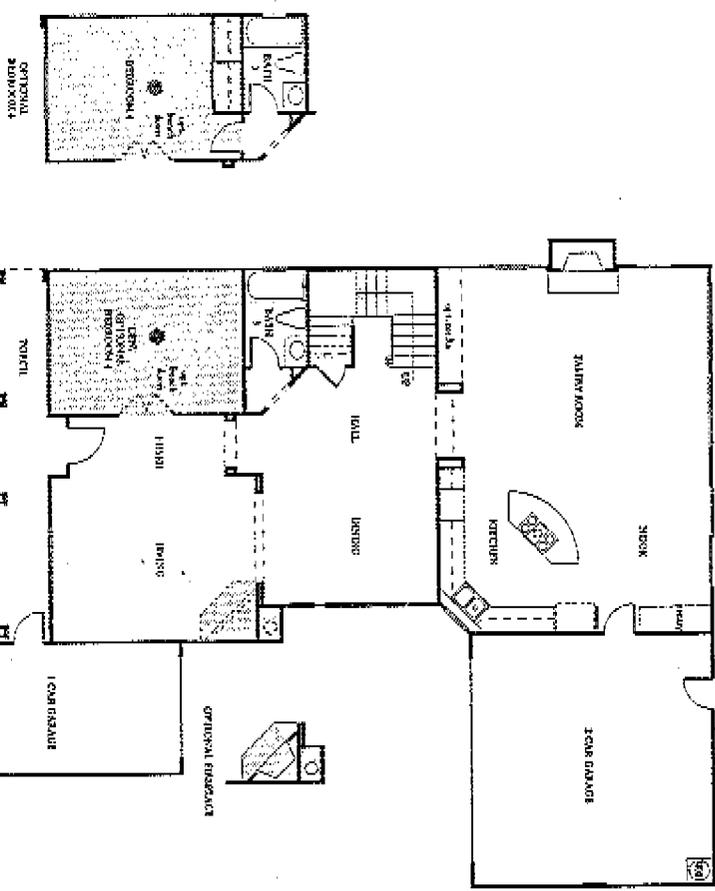
3 Bedrooms with Loft & Den • 3 Baths • Optional Bedrooms 4 & 5

Prices, financing, plan specifications, features, square footage, product availability and other terms are subject to change without notice. Homes subject to prior sale. Square footage is approximate. All renderings are artist's conception only. Please consult your sales representative for details. We are pledged to the letter and spirit of F.I.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising plan in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

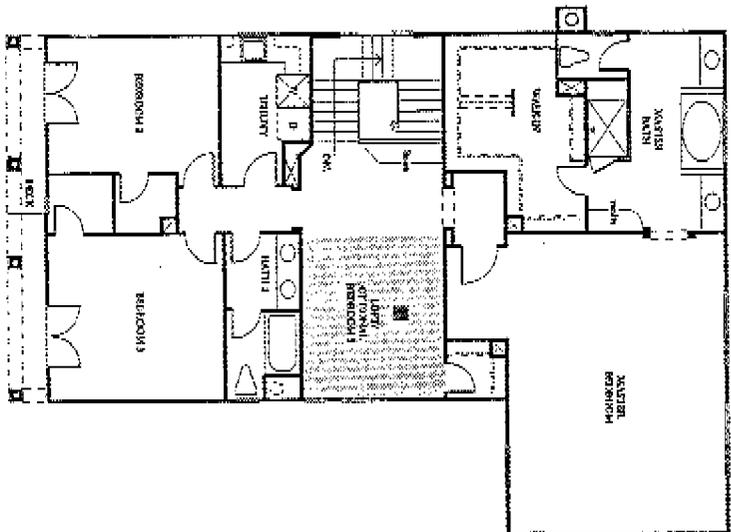




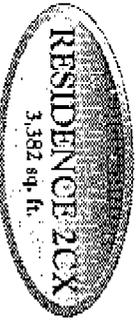
PRELIMINARY



FIRST FLOOR



SECOND FLOOR

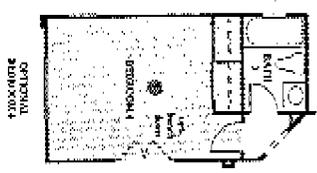


3 Bedrooms with Loft & Den • 3 Baths • Optional Bedrooms 4 & 5

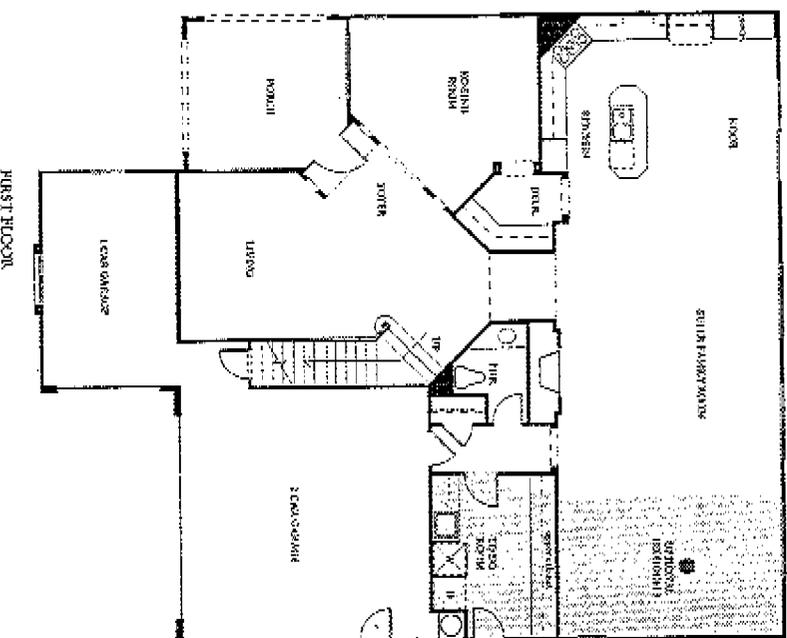
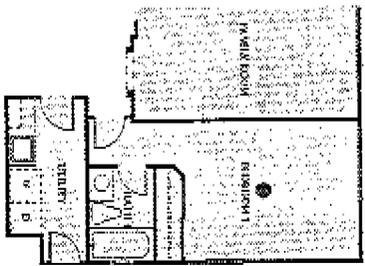
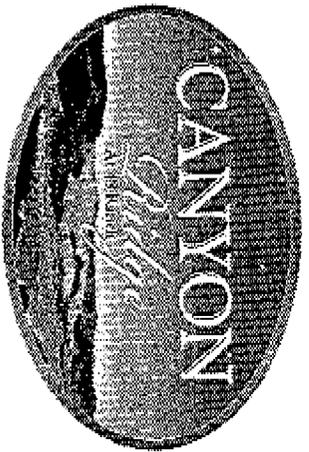
Please, financing, plan specifications, features, square footage, product availability and other terms are subject to change without notice. Hours subject to prior sale. Square footage is approximate. All renderings are artist's conception only. Please consult your sales representative for details. We are pledged to the letter and spirit of D.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising plan in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.



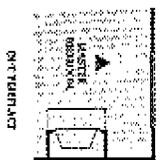
OPTIONAL BEDROOM 4



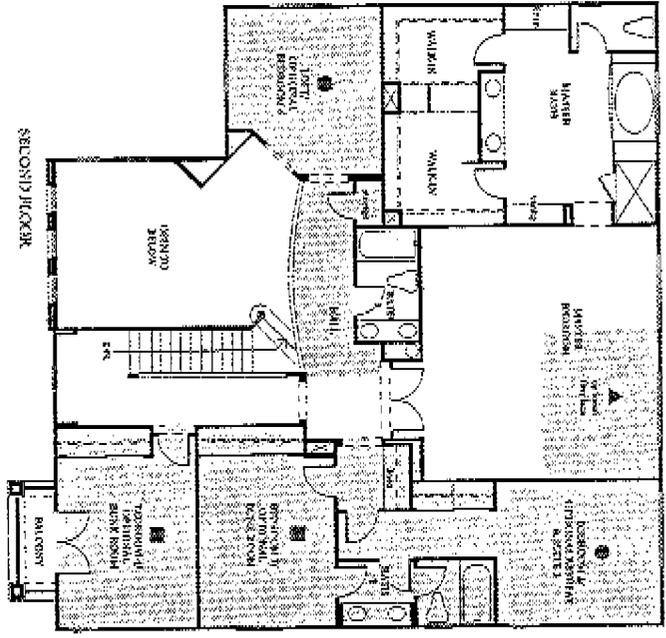
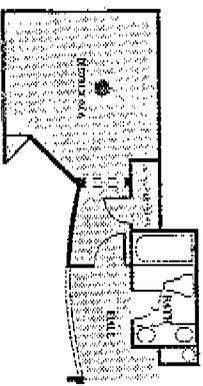
OPTIONAL BEDROOM 5



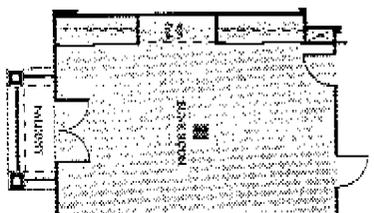
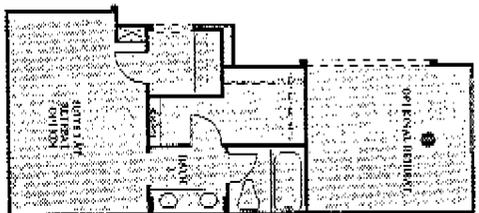
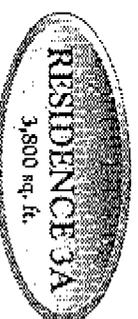
FIRST FLOOR



OPTIONAL MASTER BEDROOM



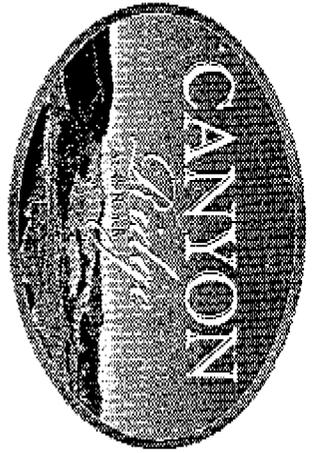
SECOND FLOOR



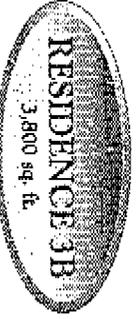
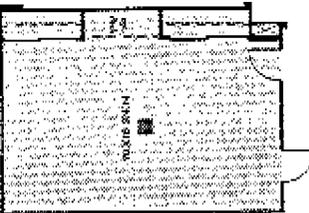
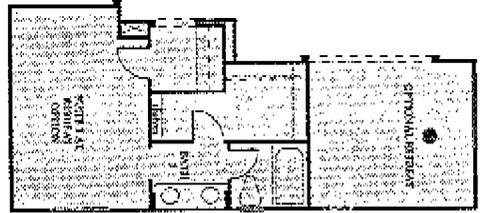
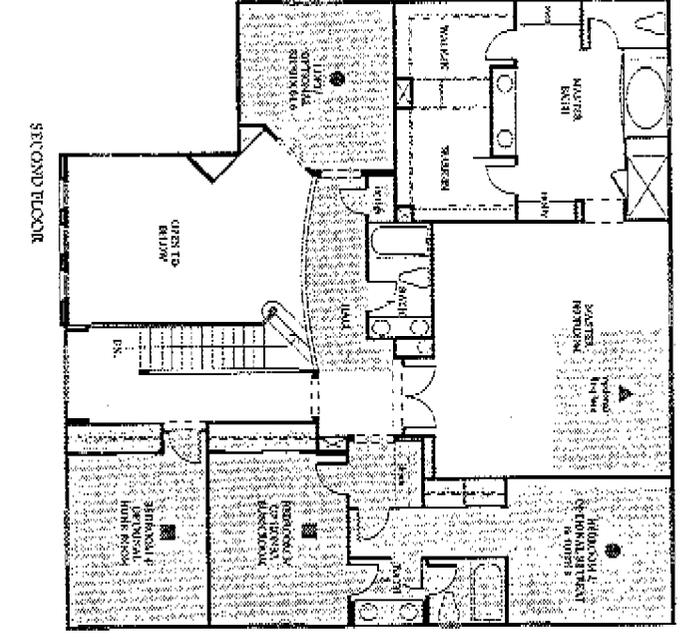
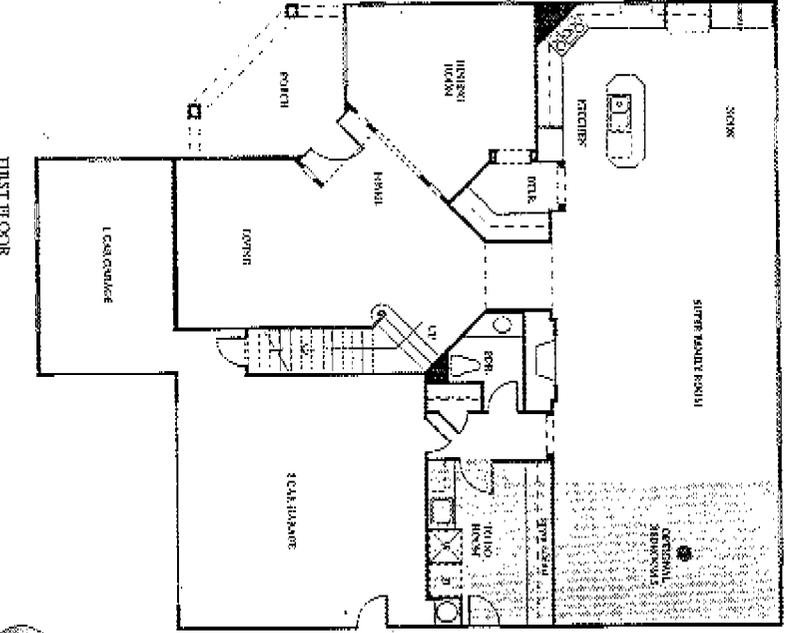
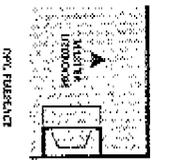
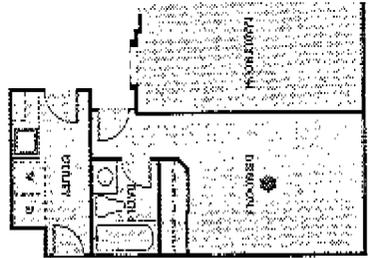
PRELIMINARY

4 Bedrooms with Loft • 3 1/2 Baths • Optional Bunk Room • Optional Master Retreat • Optional Bedrooms 5 & 6 • Optional Bath 4 at Bedroom 5

Prices, financing plan specifications, features, square footage, product availability and other terms are subject to change without notice. Home subject to prior sale. Square footage is approximate. All renderings are artist's conception only. Please consult your sales representative for details. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support affirmative advertising plans in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

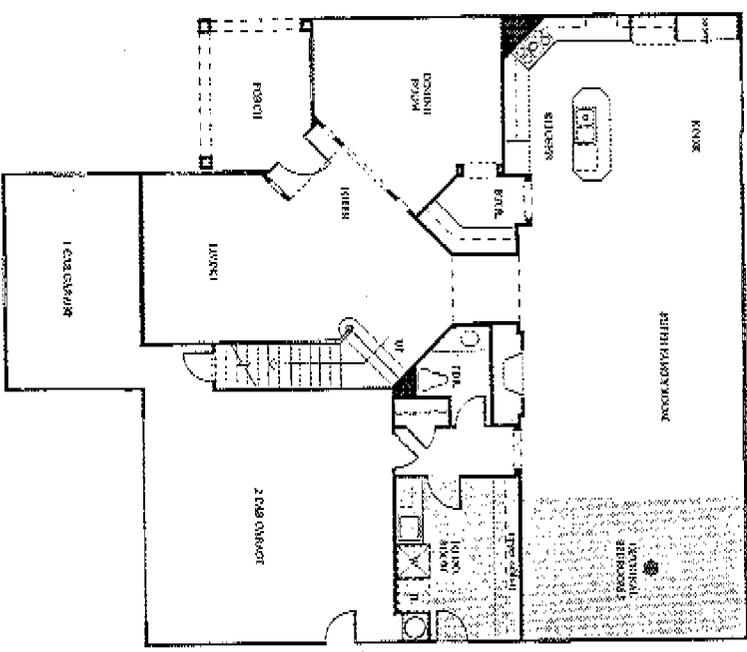
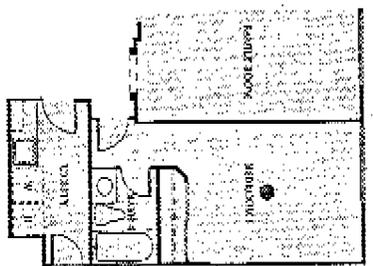
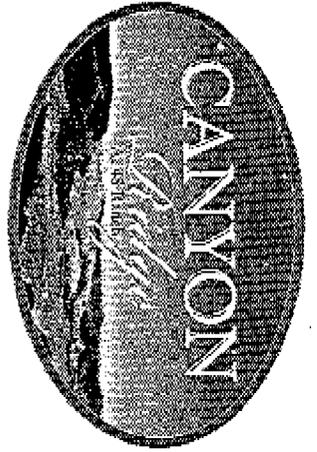


PRELIMINARY

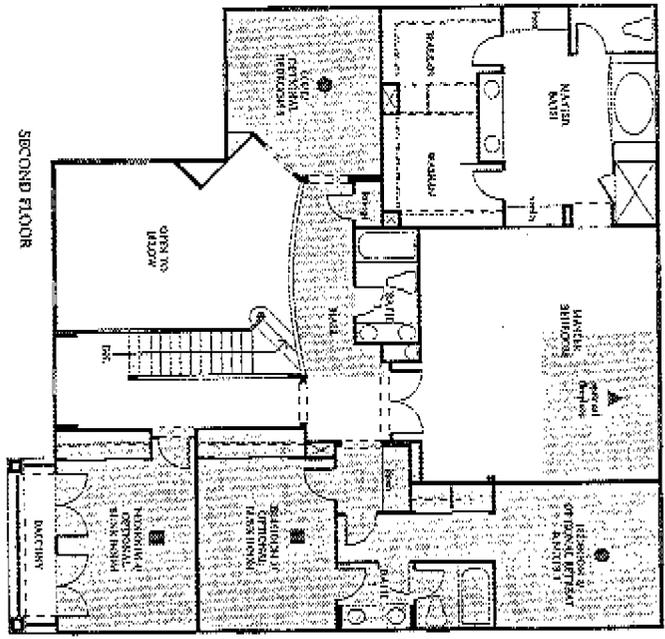
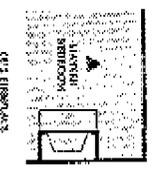


4 Bedrooms with Loft • 3 1/2 Baths • Optional Bank Room • Optional Master Retreat • Optional Bedrooms 5 & 6 • Optional Bath 4 at Bedroom 5

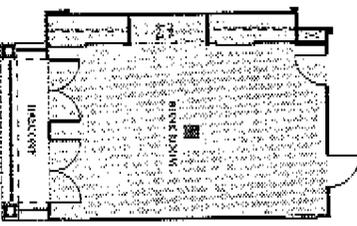
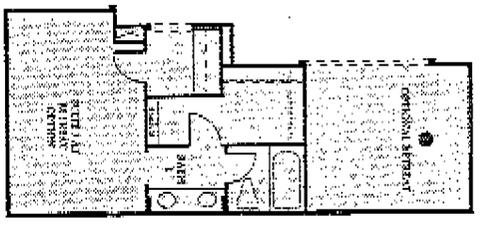
Plans, financing, plan specifications, features, square footage, product availability and other items are subject to change without notice. Homes subject to prior sale. Square footage is approximate. All renderings are artist's conception only. Please consult your sales representative for details. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising plan in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.



FIRST FLOOR



SECOND FLOOR



4 Bedrooms with Loft • 3 1/2 Baths • Optional Bank Room • Optional Master Retreat • Optional Bedrooms 5 & 6 • Optional Bath 4 at Bedroom 5

Prices, financing, plan specifications, features, square footage, product availability and other terms are subject to change without notice. Homes subject to prior sale. Square footage is approximate. All tenders are subject to architect's conception only. Please consult your sales representative for details. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising plan in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or marital status.

PRELIMINARY

CENTEX HOMES

Centex Homes is one of San Diego's premier home builders, with communities throughout the county. As one of the nation's leading home building organizations, Centex Homes has operations in ninety markets in twenty-five states. The Dallas-based company is a subsidiary of Centex Corporation (NYSE: CTX), a Fortune 500 company.

Centex, through its other subsidiaries, ranks as one of the nation's largest non-bank-affiliated retail mortgage loan originators and general building contractors. The company also has operations in home services and investment real estate, and owns a majority interest in a publicly held construction products company.

Centex recently ranked as Number One for three years straight on Fortune magazine's list of "America's Most Admired Companies™" in the engineering and construction category, and is the only builder to place among the Top 10 on Professional Builder's "Giant 400" list every year since the survey was first published in 1968 and in 1998 the magazine named Centex Homes its "Builder of the Year".

The current focus of every member of the Centex Homes team at both the corporate and local levels is for the company to get better before it gets bigger. That means fine tuning operations to improve its financial performance while maintaining a high level of customer satisfaction. The company's Centex Certainty™ program is designed to address home buyer concerns through all phases of the home purchase process, ensuring that this major investment is not just a dream that is likely to come true, but a certainty.



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